Table of Contents

PREFACE

ARTICLES

Recent Changes in U.S. Family Finances: Evidence from the 2001 and 2004 Survey of Consumer Finances A1
Brian K. Bucks, Arthur B. Kennickell, and Kevin B. Moore
March 22

Industrial Production and Capacity Utilization: The 2005 Annual Revision A39
Kimberly Bayard and Charles Gilbert
March 16

Understanding U.S. Cross-Border Securities Data A59
Carol C. Bertaut, William L. Griever, and Ralph W. Tryon
May 4

Profits and Balance Sheet Developments at U.S. Commercial Banks in 2005 ..... A77
Elizabeth C. Klee and Gretchen C. Weinbach
June 14

Credit Card Disclosures, Solicitations, and Privacy Notices: Survey Results of Consumer Knowledge and Behavior A109
Thomas A. Durkin
August 7

Higher-Priced Home Lending and the 2005 HMDA Data A123
Robert B. Avery, Kenneth P. Brevoort, and Glenn B. Canner
September 8

Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances A167
Traci L. Mach and John D. Wolken
October 24

REPORTS ON THE CONDITION OF THE U.S. BANKING INDUSTRY

Third Quarter, 2005 ..... B1
May 2

Fourth Quarter, 2005 ..... B7
October 18

LEGAL DEVELOPMENTS

Fourth Quarter, 2005 ..... C1
March 22

First Quarter, 2006 ..... C65
July 13

Second Quarter, 2006 ..... C143
August 21

Third Quarter, 2006 ..... C159
December 22

INDEX D1

Index

Index

A
Articles
Credit card disclosures, solicitations, and privacy notices: Survey results of consumer knowledge and behavior ... A109–21
Financial services used by small businesses: Evidence from the 2003 Survey of Small Business Finances ... A167–95
Higher-priced home lending and the 2005 HMDA data ... A123–66
Industrial production and capacity utilization: The 2005 annual revision ... A39–58
Profits and balance sheet developments at U.S. commercial banks in 2005 ... A77–108
Recent changes in U.S. family finances: Evidence from the 2001 and 2004 Survey of Consumer Finances ... A1–38
Understanding U.S. cross-border securities data ... A59–75
Assets
Commercial banks ... A77–108
Family, 2001 and 2004 surveys ... A10–25
Avery, Robert B., article ... A123–66

B
Balance sheet developments, commercial banks ... A79–87
Bank Holding Company Act of 1956, orders issued under
ABC Bancorp ... C1–5
Arison Holdings (1998) Ltd., Tel Aviv, Israel ... C111–13
Banco Latinoamericano de Exportaciones, S.A., Panama City, Republic of Panama ... C149–50
Banco Santander Central Hispano, S.A., Madrid, Spain ... C151–55
Bank Hapoalim, B.M., Tel Aviv, Israel ... C111–13
Bank of America Corporation ... C5–14
Bank of Montreal, Montreal, Canada ... C14–19
BB&T Corporation ... C116–21, C143–49
Cam-Discount, Ltd., Grand Cayman, Cayman Islands ... C46–49
Cathay General Bancorp ... C19–24
Compass Bancshares, Inc. ... C65–70
Compass Bank ... C65–70
Deutsche Bank AG, Frankfurt, Germany ... C54–57
Edgar M. Bronfman IDB Trusts A through G, Quebec, Canada ... C46–49
Federation Nationale du Credit Agricole, Paris, France ... C159–64
First National Bank Group, Inc. ... C164–67
Fulton Financial Corporation ... C70–74
Glacier Bancorp, Inc. ... C167–71
Hudson Valley Holding Corp. ... C24–29
Huntington Bancshares, Incorporated ... C74–79
Israel Salt Industries Ltd., Atlit, Israel ... C111–13
JPMorgan Chase & Co. ... C57–59
Juniata Valley Financial Corp. ... C171–75
M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan ... C156–58
Marshall & Ilsley Corporation ... C79–83, C121–28
National City Corporation ... C83–87
NBT Bancorp Inc. ... C29–33
New York Community Bancorp, Inc. ... C33–37, C88–92
New York Community Newco, Inc. ... C88–92
Passumpsic Bancorp ... C175–79
Penn Bancshares, Inc. ... C37–42
SAS Rue La Boetie, Paris, France ... C159–64
Sky Financial Group, Inc. ... C42–46, C92–96
Societe Generale, Paris, France ... C113–16
Synovus Financial Corp. ... C96–100
TD Banknorth Inc. ... C100–108
Toronto-Dominion Bank, The, Toronto, Canada ... C100–108
Treetops Acquisition Group II LP, Grand Cayman, Cayman Islands ... C46–49
Treetops Acquisition Group II Ltd., Grand Cayman, Cayman Islands ... C46–49
Treetops Acquisition Group LP, Grand Cayman, Cayman Islands ... C46–49
Treetops Acquisition Group Ltd., Grand Cayman, Cayman Islands ... C46–49
Trustmark Corporation ... C179–82
Wachovia Corporation ... C183–95
Whitney Holding Corporation ... C108–11
Zions Bancorporation ... C49–54
Banking industry, U.S.
Profits and balance sheet developments ... A87–95
Reports on condition of ... B1–11
Bankruptcy law, new, effect on credit card loans ... A89
Bayard, Kimberly, article ... A39–58
Bertaut, Carol C., article ... A59–75
Breevort, Kenneth P., article ... A123–66
Bucks, Brian K., article ... A1–38
Business sector, loans to ... A79–81
Businesses, small
Characteristics ... A169–73, A188–89
Financial services, use of, article ... A167–95

C
Canner, Glenn B., article ... A123–66
Capacity utilization (*See* Industrial production and capacity utilization)
Capital, commercial banks' ... A85
Checking and savings accounts, use of by small businesses ... A186
Commercial and industrial (C&I) loans ... A79–80, A93
Commercial banks
Balance sheet developments ... A79–87
Capital ... A85
Condition of U.S. Banking Industry ... B1–11
Derivatives holdings ... A86–87
Income and expenses, tables ... A98–108
Interest income and expense ... A90–91
International operations ... A95–96
Liabilities ... A84
Loans and performance ... A79–84, A92–95, A98–106
Non-interest income ... A91–92
Non-interest-bearing instruments ... A106–8
Profitability ... A87–95
Securities holdings ... A84
Securitized loans ... A95
Commercial real estate loans ... A93–94
Condition of U.S. Banking Industry ... B1–11
Consumer finances, comparison of 2001 and 2004 surveys on ... A1–38
Consumer knowledge and behavior regarding credit card disclosures, solicitations, and privacy notices, article ... A109–21
Credit (*See* Loans)
Credit card disclosures, solicitations, and privacy notices, survey results of consumer knowledge and behavior, article ... A109–21
Credit card loans
Delinquency on ... A34, A89, A94

Disclosures, solicitations, and privacy notices: Survey results of consumer knowledge and behavior A109–21
Family finances, 2001 and 2004 surveys of A30–31
Small businesses, to A180–81
Standards, tightening of A83
Credit card processing services, use of by small businesses A179–80, A182–84, A186
Cross-border securities data, article A59–75

D

Derivatives holdings, banks' A86–87
Disclosures, credit card, survey on A109–21
Durkin, Thomas A., article A109–21

E

Enforcement actions (*See* Litigation, final enforcement decisions)

F

Family finances, U.S., 2001 and 2004 Survey of Consumer Finances, article A1–38
(*See also* Households, loans to)
Federal Reserve Act, order issued under
Citizens First State Bank of Walnut C196–97
Financial services used by small businesses: Evidence from the 2003 Survey of Small Business Finances, article A167–95
Foreign investments (*See* International investments)

G

Gilbert, Charles, article A39–58
Griever, William L., article A59–75

H

Home Mortgage Disclosure Act (HMDA) data and higher-priced home lending, article A123–66
Home Ownership and Equity Protection Act (HOEPA) A133, A146–47
Households, loans to A81–83, A94–95
(*See also* Family finances)

I

Income
Commercial banks, Federal Reserve Banks A98–108
Family, 2001 and 2004 surveys A2–8
Industrial production and capacity utilization, annual revision, 2005, article A39–58
Revision results A41–44
Tables A51–58
Technical aspects of the revision A44–50
Interest income and expense, commercial banks A90–91
International Banking Act, orders issued under
Banco Latinoamericano de Exportaciones S.A., Panama City, Republic of Panama C128–30
Banco Popular Espanol, S.A., Madrid, Spain C130–32
Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia C59–60
Caja de Ahorros de Galicia, Caixa Galicia, A Coruna, Spain C132–33
Caja de Ahorros del Mediterraneo, Alicante, Spain C133–35
Calyon, S.A., Paris, France C197–99
Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany C61–62
International Commercial Bank of China Co., Ltd., The, Taipei, Taiwan C199–201
Kreditanstalt fur Wiederaufbau, Frankfurt, Germany C135–37
Lloyds TSB Offshore Limited, St. Helier, Jersey C62–64
Taiwan Cooperative Bank, Taipei, Taiwan C201–3
International investments, cross-border A59–75
International operations, U.S. commercial banks A95–96

K

Kennickell, Arthur B., article A1–38
Klee, Elizabeth C., article A77–108

L

Legal developments C1–64
(*See also* Bank Holding Company Act of 1956, orders issued under; Federal Reserve Act, order issued under; International Banking Act of 1978, orders issued under; Litigation, final enforcement decisions)
Liabilities
Commercial banks A84
Family, 2001 and 2004 surveys A25–34
U.S. securities, estimates A71–74
Litigation, final enforcement decisions
Credit Lyonnais, S.A., Paris, France C139–41
First North American National Bank C137–38, C139
Moseri, Oyeacholem C137–38, C139
Peyrelevade, Jean C139–41
Loans
Bankruptcy law, effect on A89
Business A79–81
Commercial and industrial A79–80, A93
Commercial bank A79–84, A92–95, A98–106
Commercial real estate A93–94
Credit card (*See* Credit card loans)
Household A81–83, A94–95
Hurricane-affected banks, delinquency and charge-off rates A88
Loss provisions for A95
Mortgage (*See* Mortgage loans)
Performance of A92–95
Securitized A95
Small business A178, A180–83, A186–87

M

Mach, Traci L., article A167–95
Moore, Kevin B., article A1–38
Mortgage loans
Commercial banks, profit and balance sheet developments A77–78, A81–83, A94
Family finances, 2001 and 2004 surveys of A26–34
Higher-priced, Home Mortgage Disclosure Act data A123–66
Small businesses, to A173–75, A178, A182–83, A186–87

P

Privacy policies, consumer credit A118–21
Production (*See* Industrial production and capacity utilization)
Profits and balance sheet developments at U.S. commercial banks in 2005, article A77–108
Profits at commercial banks A87–95

R

Real estate loans, commercial A93–94
Regulations, Board of Governors
C, Home Mortgage Disclosure A123–26, A142–47, A152, A165–66
Z, Truth in Lending A110–11, A114
Reports on the condition of the U.S. banking industry
Fourth quarter B7–11
Third quarter B1–5
Retirement accounts, ownership of, 2001 and 2004 surveys of family finances A10–14, A16–17

S

Securities
Commercial banks' holdings of A84
Foreign holdings of U.S. securities A59–75
Small businesses (*See* Businesses, small)
Solicitations, credit card A115–18
Survey of Small Business Finances (SSBF) A167–95
Survey of Consumer Finances, 2001 and 2004 ..... A1–38

T

Treasury International Capital (TIC)
Data A62–68
Reporting system A60–61
Truth in Lending (Reg. Z) A110–11, A114
Truth in Lending Act A109–11, A114
Truth in Savings Act A109
Tyron, Ralph W., article A59–75

W

Weinbach, Gretchen C., article A77–108
Wolken, John D., article A167–95